



US 20170161837A1

(19) **United States**

(12) **Patent Application Publication**
LOUGHRAN et al.

(10) **Pub. No.: US 2017/0161837 A1**

(43) **Pub. Date: Jun. 8, 2017**

(54) **USER INTERFACE FOR LATENT RISK
ASSESSMENT**

(52) **U.S. Cl.**

CPC **G06Q 40/08** (2013.01)

(71) Applicant: **Praedicat, Inc.**, Los Angeles, CA (US)

(57) **ABSTRACT**

(72) Inventors: **David LOUGHRAN**, Los Angeles, CA (US); **Robert Thomas REVILLE**, Los Angeles, CA (US); **Grant CAVANAUGH**, Oakland, CA (US); **Naresh CHEBOLU**, Los Angeles, CA (US)

Embodiments of the disclosure are directed toward a latent risk assessment user interface, including generating one or more curves that indicate expected future losses due to one or more agents. Embodiments of the disclosure can visualize such losses by mapping estimated litigation losses over time in a loss-time curve and/or generating an exceedance probability curve that indicates total losses at various probabilities. Further, the latent risk assessment user interface can allow a user to select multiple agents and/or multiple companies for aggregation/comparison in a single user interface. Such a user interface can be useful for an insurance company or reinsurer with a portfolio of many companies across diverse industries that utilize the same agents. For example, the latent risk assessment user interface can display estimated future litigation losses over time due to use of BPA and carbon nanotubes for a portfolio of multiple companies, displayed in a single aggregated visualization.

(73) Assignees: **Praedicat, Inc.**, Los Angeles, CA (US); **Praedicat, Inc.**, Los Angeles, CA (US)

(21) Appl. No.: **14/960,143**

(22) Filed: **Dec. 4, 2015**

Publication Classification

(51) **Int. Cl.**
G06Q 40/08 (2006.01)

